

High rent adds to low income families' plight

Editor's note: Today the Emerald continues a series examining the various issues involved with housing in Eugene. This article looks at low-income housing in Eugene — the problems low-income people face when trying to get inexpensive housing and the programs available for assistance.

By JANIE NAFSINGER
Of the Emerald

Housing isn't getting any cheaper in Eugene, and no one knows it better than the city's low-income population.

Many of those who find it increasingly hard to come up with house payments and rent money receive housing assistance through one of several programs offered here. But there's not enough money to aid everyone.

According to city figures, Eugene has 16,500 households that are eligible for housing assistance — or about 45 percent of the population.

The figures come from Eugene's Housing and Community Conservation department (HCC), an office whose main purpose is to attract more federal dollars for various housing programs.

According to Robin Johnson, HCC housing expediter, the amount needed to aid those who need it doesn't begin to solve low-income persons' housing problems. Citing Betty Niven, Joint Housing Committee chairer, Johnson says there's enough money to subsidize only about five percent of all housing.

She explains how the number of local low-income families is determined: The Department of Housing and Urban Development (HUD) defines low-income as 80 percent of Lane County's median income. For a family of four, the local median income is \$414,500; 80 percent of that is about \$12,900.

A breakdown of the county's low-income persons show that 46 percent are families, 34 percent are families headed by females and 20 percent are elderly. Johnson says University students are not figured separately, although the University registrar's office reports 72 percent of its student population lived off campus in 1977.

"Subsidizing students is very restricted," Johnson says. A few student families are probably eligible for housing assistance, she says, but single, non-handicapped students are not.

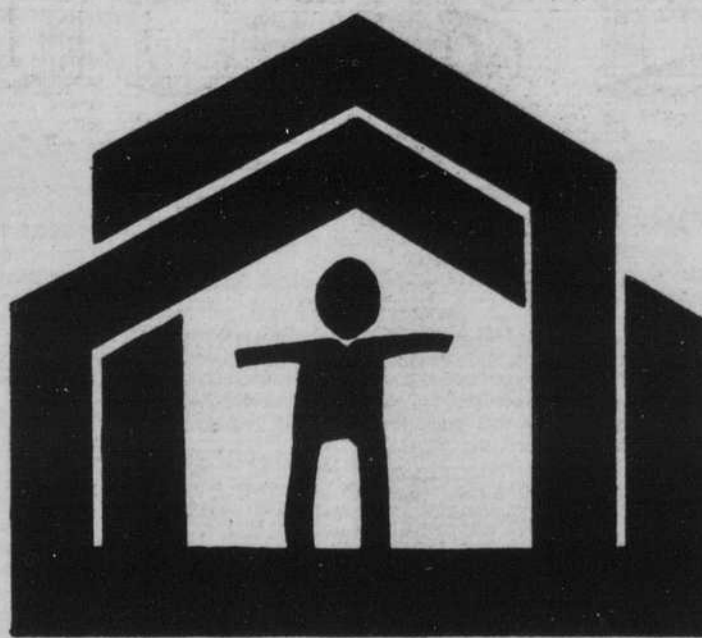
The three biggest housing problems faced by low-income persons are substandard housing, crowding and a disproportionate amount of income spent on housing, according to HUD.

"Believe it or not, I've seen cases where people spend all of their income on rent," Johnson says. "It's a matter of priorities each month — pay rent or eat. It's a problem a lot of people face every day of their lives."

Johnson does not come into much contact with such cases, but someone who does is Jay Montgomery, who heads the county's Housing Client Counsel program, a branch of Housing and Community Development.

Montgomery and her four staff members help their clients find inexpensive housing and act as mediators between landlords and tenants with money problems.

"Our main goal is to try to keep the renters where they are — to keep them from getting evicted," Montgom-



ery says. She explains the big problem is money. "Often, they don't have all the money they need for first and last month's rent and deposits."

The counsel program staff has its hands full, too — from last July to May 1, the workers handled more than 1500 cases. Montgomery says they average 10 to 20 clients a day now.

She regrets that the staggering work load makes it almost impossible to handle more cases.

"It's very difficult to take student clients," she says, because there are so many of them.

Inexpensive housing is scarce, though, for Montgomery's clientele. According to her tables, the average client earns about \$407 a month. The average rent paid is \$192 a month, or about 47 percent of the worker's income.

In tight money situations, the staff members try to help landlords and tenants reach an agreement so the tenants will not be evicted for non-payment of rent. Usually, it's only a matter of time — maybe a few days — before the tenants get enough money. Some are even eligible for emergency welfare payments.

"It's not easy, though," Montgomery admits. "Emotions run high on both sides of the fence."

The success rate of keeping renters where they are shows it isn't an easy job. Of 202 recently closed cases, only eight clients did not have to move to other housing. The other clients found housing on their own, took rental referrals, moved away or stopped contact with Montgomery's office.

The biggest program for new housing is HUD's Section 8 program, which provides subsidies to private developers. This is not a financing program, Johnson explains; developers are subsidized only on completion of construction projects.

"Because there's no financing available, Section 8 hasn't been too successful," she says, although it might get better through planned financial help from the Oregon State Housing Division.

But private developers generally aren't very in-

terested in building subsidized housing, anyway, Johnson says. They're very wary of federal requirements and red tape.

"Private developers end up spending a lot of time and money when they get involved in federal projects," she says.

Non-profit developers are subsidized under a HUD Section 202 program. Only one such project has been undertaken in Eugene in several years — the current 150-unit housing project at 11th Avenue and Olive Street sponsored by the National Benevolent Association.

The federal government isn't the only one involved in housing projects for Eugene. The Lane County Housing Authority is currently working with the city on plans for construction of a 25-unit and a 40-unit housing project.

The Housing Authority also runs the largest subsidy program for existing housing. Funded by the federal government, the program subsidizes rent for low-income families. Applicants receive a subsidy certificate from the Housing Authority and then look for housing themselves.

This program, like all the others, has limited funds. Johnson says the Housing Authority gets authorization to hand out a certain number of certificates per year — maybe 200. There is also a limit on the amount of rent the certificate-holder can pay; if the rent is not low enough, the prospective tenant cannot take it.

Too often, the federal government cannot keep up with rising housing costs, and this makes it difficult for these program participants to find housing that is cheap enough.

"HUD's requirements for what housing should rent for are generally six months behind time," Johnson comments.

For rehabilitating substandard housing, the city receives a community bloc grant from HUD. This money can be used for any community project the city desires; in Eugene, the funds are used to assist both homeowners and "investor owners" (landlords) in rehabilitating housing.

"This is a good, flexible program," Johnson says.

The city of Eugene also uses part of its General Revenue Sharing funds for housing assistance. Since 1973, about \$550,000 of this fund, supplied by federal grants, has gone toward housing.

"It's unusual for a city to do this," Johnson says. "Most other cities haven't recognized their role in solving housing problems. They usually only stick to traditional city functions of police, fire protection and public works."

Although \$550,000 might not seem like much to spend over a five-year period, Johnson says the city has been successful in making it work to its full advantage. The National Benevolent Association's \$5 million highrise project is one good example of how dollars can stretch.

The NBA was \$100,000 short of meeting HUD's financial requirements for federal subsidizing. It appealed to the city, which has granted NBA \$65,000. Lane County Commissioners contributed another \$35,000 to the project.

"We're really getting a good deal for such a small amount of money," Johnson says.

Her overall comment, however, is less optimistic.

"We cannot even hope to approach the need" for housing assistance, she says. "It just costs too much."

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